

July 2014

Sickness & Accident Insurance Plan

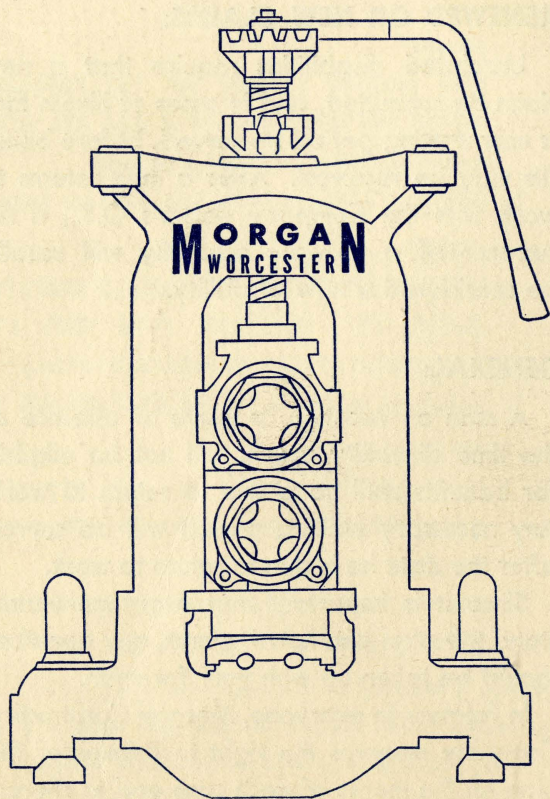
Phillip M. Morgan

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SICKNESS & ACCIDENT INSURANCE PLAN



MORGAN CONSTRUCTION COMPANY

WORCESTER, MASSACHUSETTS

MORGAN CONSTRUCTION COMPANY
ENGINEERS AND MANUFACTURERS

ROLLING MILLS WIRE MACHINERY - GAS PRODUCERS COMBUSTION CONTROLS

WORCESTER, MASSACHUSETTS, U.S.A.

On March 1, 1950, a non-industrial sickness and accident insurance plan goes into effect for the benefit of the majority of men working in our shops. *For men clerks etc under old plan*

It is a pleasure to make this announcement because it means that now every active Morgan Construction Company employee, with a small amount of continuous service, is protected against complete loss of income when disability makes him unable to work. The Company assumes the entire cost of this plan and will continue to do so as long as practicable.

This insurance will play an important and beneficial part in your personal economic affairs, and it is urged that you become thoroughly familiar with the plan as it is outlined in this pamphlet. The success of this plan will depend considerably on your cooperation and understanding of it. Your Company will be glad to do its part.

MORGAN CONSTRUCTION COMPANY

By: *Philip M. Morgan*

PHILIP M. MORGAN, President.

March 1, 1950

General Provisions
of the Plan

For the "Preamble"

PURPOSE:

This plan is established to pay benefits during periods when time may be unavoidably lost because of non-industrial accidents or illnesses. Benefits are to be paid for regularly scheduled work days lost between Monday and Friday, inclusive, as outlined below:

ELIGIBILITY:

A man automatically is included in the plan after he completes 6 months of continuous service. Only disabilities occurring after March 1, 1950, or after a man is included in the plan will warrant benefits. *on*

ACCIDENT:

If disability is caused by an accident, which is not covered by any Workman's Compensation Act, benefits will begin with the first regularly scheduled work day lost from Monday through Friday, provided you are under the care of a legally qualified doctor.

ILLNESS:

If disability is caused by an illness, which is not covered by any Workman's Compensation Act, benefits will begin after the fifth day lost counting Mondays through Fridays, inclusive, provided you are under the care of a legally qualified doctor.

PART DAY LOST:

A partially worked day will count toward benefits as a lost day if less than one half your regularly scheduled hours are worked.

REQUIREMENT FOR BENEFIT PAYMENTS:

Benefits for each disability can be paid only after the Employment Office of Morgan Construction Company has received a "Report of Employee Group Claim" form properly filled in and signed by both the disabled person and his attending doctor. Receipt of one (1) form will provide the total allowed payments for each disability. These forms can be quickly obtained by telephoning or sending a post card to the Employment Office. If not under doctor's care when benefits are due to start, benefits may not start until the day the disabled person is under doctor's care.

HOLIDAYS:

Holidays celebrated Monday through Friday, which the Company recognizes under its "Paid Holiday" policy, will be counted as a lost day in computing the waiting period for an illness. If these holidays occur on a day for which a disabled man would ordinarily receive benefits, he will receive the disability benefit and no holiday payment from Morgan Construction Company.

BENEFITS:

Benefits will be paid for each disability, but for not more than the following total number of calendar work weeks in any one March 1, to March 1 period, or for any one disability.

1. From initial eligibility to 10 years of service as established by the Company's records.
\$5.00 per scheduled work day lost Monday through Friday, for 13 calendar weeks.
2. From 10 years to 20 years of service as established by the Company's records.
\$6.00 per scheduled work day lost Monday through Friday, for 13 calendar weeks.
3. From 20 years service and over as established by the Company's records.
\$6.00 per scheduled work day lost Monday through Friday, for 26 calendar weeks.

EFFECTIVE DATE OF INCREASED BENEFITS:

A man who becomes eligible for increased benefits at any time within a calendar year, January 1 to December 31, will receive them effective March 1st of that year.

Service records are available in the Accounting Department should there be any question about your length of service.

RENEWED OR NEW CLAIMS:

Unrelated disabilities require that a new claim be submitted, and in cases of illness that a new waiting period be served, before benefits may be received. After a man returns to work with the Company doctor's O.K., a recurrence of a previous disability will usually be considered a new disability.

GENERAL:

A man on vacation or leave of absence at the time disability occurs, will not be eligible for benefits until he is due to return to work. Any necessary waiting period will be served after the date he is due to return to work.

Since it is important that everyone understand this plan and how it works, any questions should be taken up with your foreman.

In fairness to everyone, Morgan Construction Company reserves the right to administer this plan on the merits of each case and to change any part of this plan at any time upon notice to all concerned.